

Form B18 (Official Form 18)(10/05)

United States Bankruptcy Court
Eastern District of Virginia
1100 East Main Street
Richmond, VA 23219

Case Number 05-38816-DOT
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ronald Darnell Johnson
11402 Misty Arbor Place
Chester, VA 23831

Tawanda Rachele Johnson
11402 Misty Arbor Place
Chester, VA 23831

Social Security No.:

Debtor: xxx-xx-8219

Joint Debtor: xxx-xx-3675

Employer's Tax I.D. No.:

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: November 20, 2007

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0422-7
Case: 05-38816

User: luedeckert
Form ID: B18

Page 1 of 2
Total Served: 58

Date Rcvd: Nov 20, 2007

The following entities were served by first class mail on Nov 22, 2007.

db +Ronald Darnell Johnson, 11402 Misty Arbor Place, Chester, VA 23831-7801
jdb +Tawanda Rachele Johnson, 11402 Misty Arbor Place, Chester, VA 23831-7801
tr Bruce H. Matson, LeClair Ryan, A Professional Corporation, Riverfront Plaza, East Tower,
951 East Byrd Street, P.O. Box 2499, Richmond, VA 23218-2499
cr +PHH MORTGAGE CORPORATION, C/O SHAPIRO & BURSON, 236 CLEARFIELD AVE, #215,
VABCH, VA 23462-1893
74471113 +AT&T, PO Box 9001309, Louisville, KY 40290-1309
7470109 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
7115604 +Associated Creditors Exchange, Post Office Box 33130, Phoenix, AZ 85067-3130
7473910 +Bank of America, NCL-001-07-06, 101 N. Tryon Street, Charlotte, NC 28255-0001
7447114 +Bank of America, PO Box 660576, Dallas, TX 75266-0576
7476970 +Bon Secours St. Mary's Hospital, c/o Greer P. Jackson, Jr., Spinella, Owings & Shaia, P.C.,
8550 Mayland Drive, Richmond, Virginia 23294-4704
7115605 +Bon Secours St. Marys Hospital, Post Office Box 11302, Richmond, VA 23230-1302
7447115 +Brinks Home Security, PO Box 70834, Charlotte, NC 28272-0834
7447116 +Certegy Payment Recovers, PO Box 038997, Tuscaloosa, AL 35403-8997
7115606 +Chesterfield Employees Credit, P.O. Box 820, Chesterfield, VA 23832-0012
7115608 Citi Cards, Card Service Center, PO Box 6077, Sioux Falls, SD 57117-6077
7115609 Citi Financial Services, Inc., 8245 Hull Street Road, Richmond, VA 23235-6413
7491862 +Citifinancial Services, Inc., P.O. Box 70923, Charlotte, NC 28272-0923
7447117 +Coca-Cola Enterprises, 521 Lake Kath Drive, Brandon, FL 33510-3945
7447118 +Credit Adjustment Board, 306 E. Grace Street, Richmond, VA 23219-1718
7447119 +DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
(address filed with court: Dominion Virginia Power, Post Office Box 26666,
Customer Service, 18th Fl., Richmond, VA 23261-0000)
7447120 +Fitzgerald Oil, Inc., 11220 Airpark Road, Ashland, VA 23005
7115610 Focused Recovery Solutions, 97601 Metropolitan Court, Suite #B, Richmond, VA 23236-3662
7115611 +Ironbridge Family Practice, 11601 Ironbridge Raod, Chester, VA 23831-1466
7447121 +Ironbridge LLC, PO Box 41, Chesterfield, VA 23832-0001
7447122 +Johnson & Associates of VA LLC, 11402 Misty Arbor Place, Chester, VA 23831-7801
7447123 +Lovings Produce Company, 1601 East Grace Street, Richmond, VA 23219-3625
7447124 +Lowe's, PO Box 530914, Atlanta, GA 30353-0914
7115612 MBNA America, Post Office Box 15102, Wilmington, DE 19886-5102
7479595 MBNA America Bank N A, by eCAST Settlement Corporation, as its agent, POB 35480,
Newark NJ 07193-5480
7447125 +Mary Ann Griffin, 14526 Old Ridge Road, Beaverdam, VA 23015-1607
7447126 +Merchant Card Processing, Breton Financial, PO Box 6600, Hagerstown MD 21741-6600
7115614 Mortgage Service Center, Post Office 5452, Mount Laurel, NJ 08054-5452
7447127 +Northern Leasing Systems INC., 132 West 31 St. 14th Fl., New York, NY 10001-3406
7447128 +Old Navy, PO Box 530914, Atlanta, GA 30353-0914
7403415 +PHH MORTGAGE CORPORATION, C/O SHAPIRO AND BURSON, 236 CLEARFIELD AVE,
VA BEACH, VA 23462-1893
7447129 +Rappahannock Electric, PO Box 7388, Fredericksburg, VA 22404-7388
7115615 +Richmond Postal Credit Union, 1601 Ownby Lane, Richmond, VA 23220-1318
7471903 +Richmond Postal Credit Union, Inc, c/o Berkeley & DeGaetani, 1301 N. hamilton St., Suite 200,
Richmond, VA 23230-3959
7447130 +Sams Club, PO Box 530941, Atlanta, GA 30353-0941
7447131 +Sprint, PO Box 96064, Charlotte, NC 28296-0064
7411360 +SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, Va 23286-0001
7115616 Suntrust (Car Loans), Consumer Loan Department, Post Office Box 85160,
Richmond, VA 23285-5160
7447132 +Supreme Foods, 1201 Progress Road, Suffolk, VA 23434-2145
7447133 +TRS Recovery, Post Office Box 4812, Houston, TX 77210-4812
7115603 +U.S. Trustee, 600 East Main Street, #301, Richmond, VA 23219-2430
7447134 +Union Bank & Trust, Post Office Box 446, Bowling Green, VA 22427-0446
7115617 +VA Cap Federal Credit Union, 1700 Robin Hood Road, Richmond, VA 23220-1000
7447135 +Virginia Lottery, 900 East Main Street, Richmond, VA 23219-3519
7115613 ++WACHOVIA BANK NA, P O BOX 13765, ROANOKE VA 24037-3765
(address filed with court: Meridian Financial Services, 21 Overland Industrial Blvd,
Post Office Box 1410, Asheville, NC 28802-1410)
7447136 +XM Satellite Radio, PO Box 830203, Baltimore, MD 21283-0203
7574333 eCAST FOB HRS USA, c/o Bass & Associates, P.C., 3936 E Ft Lowell Road Suite 200,
Tucson, AZ 85712-1083

The following entities were served by electronic transmission on Nov 21, 2007.

tr EDI: QBHMATSON.COM Nov 21 2007 06:35:00 Bruce H. Matson,
LeClair Ryan, A Professional Corporation, Riverfront Plaza, East Tower, 951 East Byrd Street,
P.O. Box 2499, Richmond, VA 23218-2499
7436245 +EDI: BECKLEE.COM Nov 21 2007 06:36:00 American Express Centurion Bank, c/o Becket and Lee,
P.O. Box 3001, Malvern, PA 19355-0701
7473910 +EDI: BANKAMER2.COM Nov 21 2007 06:36:00 Bank of America, NCL-001-07-06,
101 N. Tryon Street, Charlotte, NC 28255-0001
7447114 +EDI: BANKAMER2.COM Nov 21 2007 06:36:00 Bank of America, PO Box 660576,
Dallas, TX 75266-0576
7115612 EDI: BANKAMER2.COM Nov 21 2007 06:36:00 MBNA America, Post Office Box 15102,
Wilmington, DE 19886-5102
7481262 +EDI: TSYS.COM Nov 21 2007 06:35:00 SAM'S CLUB, GE MONEY BANK, PO BOX 103104,
ROSWELL, GA 30076-9104
7411360 +EDI: BANKAMER2.COM Nov 21 2007 06:36:00 SunTrust Bank, Attn: Support Services,
P.O. Box 85092, Richmond, Va 23286-0001
7476398 EDI: ECAST.COM Nov 21 2007 06:36:00 eCAST Settlement Corporation assignee of,
General Electric/JCP CONSUMER, POB 35480, Newark NJ 07193-5480

District/off: 0422-7
Case: 05-38816

User: luedeckert
Form ID: B18

Page 2 of 2
Total Served: 58

Date Rcvd: Nov 20, 2007

The following entities were served by electronic transmission (continued)
7476397 EDI: ECAST.COM Nov 21 2007 06:36:00 eCAST Settlement Corporation assignee of,
General Electric/LOWES/RETAIL, POB 35480, Newark NJ 07193-5480
7476457 EDI: ECAST.COM Nov 21 2007 06:36:00 eCAST Settlement Corporation assignee of,
General Electric/OLD NAVY, POB 35480, Newark NJ 07193-5480
7671008 EDI: ECAST.COM Nov 21 2007 06:36:00 eCAST Settlement Corporation successor to,
CitiBank South Dakota NA, POB 35480, Newark NJ 07193-5480
7537114 +EDI: ECAST.COM Nov 21 2007 06:36:00 eCast Settlement Corp, P.O. Box 35480,
Newark, NJ 07193-5480

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Chesterfield Federal Credit Union, P.O. Box 820
cr* American Express Bank, FSB, c/o Becket and Lee, LLP, P.O. Box 3001, Malvern, PA 19355-0701
cr* American Express Centurion Bank, c/o Becket and Lee, LLP, P.O. Box 3001,
Malvern, PA 19355-0701
cr* eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480

TOTALS: 1, * 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2007

Signature:

